

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Garfield Williams, Sr  
 Alexis C. Morris-Williams  
 Debtors

Case No. 15-16667-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: SaraR  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 47

Date Rcvd: Jul 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019.

db/jdb       #+Garfield Williams, Sr,     Alexis C. Morris-Williams,     315 Towns Place, Apartment A,  
                  King of Prussia, PA 19406-3371  
 aty        #+Daniel P Mudrick,     One West First Avenue,     Suite 101,     Conshohocken, PA 19428-6800  
 cr        +PNC Bank, National Association,     c/o KEVIN G. MCDONALD,     701 Market St. Suite 5000,  
                  Philadelphia, PA 19106-1541  
 13598451    +AES,     1200 North Seventh Street,     Harrisburg, PA 17102-1419  
 13642695    ++ASCENDIUM EDUCATION SOLUTIONS INC,     PO BOX 8961,     MADISON WI 53708-8961  
                  (address filed with court: NAVIENT SOLUTIONS, INC ON BEHALF OF USA FUNDS,  
                  ATTN: BNKRPTCY LITIGATION UNIT E3149,     PO BOX 9430,     WILKES-BARRE, PA 18773-9430)  
 13699746    Ally,     PO Box 380901,     Maple Plain, MN 55348  
 13598454    +Bryn Mawr Medical Specialists,     933 East Haverford Road,     Bryn Mawr, PA 19010-3819  
 13610736    +++CACH, LLC,     PO Box 10587,     Greenville, SC 29603-0587  
 13598458    +Citibank,     PO Box 469100,     Escondido, CA 92046-9100  
 13598460    +Diversified Adjustments,     600 Coon Rapids Boulevard,     Minneapolis, MN 55433-5549  
 13873880    ECMC,     PO Box 16408,     St. Paul, MN 55116-0408  
 13598461    +Einstein Practice Plan,     PO Box 13918,     Philadelphia, PA 19101  
 13598463    +Financial Recoveries,     800 Kings Highway N,     Cherry Hill, NJ 08034-1511  
 13598464    +First Premier Bank,     900 W. Delaware St,     Sioux Falls, SD 57104-0337  
 13598465    +Fornance Physicians Services,     PO Box 820137,     Philadelphia, PA 19182-0137  
 13598466    +HSBC,     PO Box 37281,     Baltimore, MD 21297-3281  
 13622031    +Midland Credit Management, Inc. as agent for,     MIDLAND FUNDING LLC,     PO Box 2011,  
                  Warren, MI 48090-2011  
 13645228    +PHEAA,     PO Box 8147,     Harrisburg, PA 17105-8147  
 13598472    +PNC Bank,     PO Box 609,     Pittsburgh, PA 15230-0609  
 13609523    +PNC Bank, N.A.,     3232 Newmark Drive,     Miamisburg, OH 45342-5421  
 14215104    +PNC Bank, National Association,     c/o KEVIN G. MCDONALD,     KML LAW GROUP, P.C.,  
                  701 Market St. Suite 5000,     Philadelphia, PA 19106-1541  
 13610894    +PNC Bank, National Association,     c/o DAVID NEEREN,     Udren Law Offices, P.C.,  
                  111 Woodcrest Road,     Cherry Hill, NJ 08003-3620  
 13598470    +Pinnacle Financial Group,     7825 Washington Avenue, Suite 310,     Minneapolis, MN 55439-2424  
 14125162    United Student Aid Funds, Inc (USA),     PO Box 8961,     Madison WI 53708-8961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg       E-mail/Text: megan.harper@phila.gov Jul 18 2019 03:38:35     City of Philadelphia,  
                  City of Philadelphia Law Dept.,     Tax Unit/Bankruptcy Dept,     1515 Arch Street 15th Floor,  
                  Philadelphia, PA 19102-1595  
 smg       E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2019 03:37:50  
                  Pennsylvania Department of Revenue,     Bankruptcy Division,     P.O. Box 280946,  
                  Harrisburg, PA 17128-0946  
 smg       +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 18 2019 03:38:13     U.S. Attorney Office,  
                  c/o Virginia Powel, Esq.,     Room 1250,     615 Chestnut Street,     Philadelphia, PA 19106-4404  
 cr        +E-mail/PDF: gecscedi@recoverycorp.com Jul 18 2019 03:31:06     Synchroly Bank,  
                  c/o Recovery Management Systems Corporat,     25 SE 2nd Avenue, Suite 1120,  
                  Miami, FL 33131-1605  
 13627254   +E-mail/Text: g20956@att.com Jul 18 2019 03:38:44     AT&T Mobility II LLC,  
                  %AT&T SERVICES INC.,     KAREN A. CAVAGNARO PARALEGAL,     ONE AT&T WAY, SUITE 3A104,  
                  BEDMINSTER, NJ. 07921-2693  
 13608954   +E-mail/Text: ally@ebn.phinsolutions.com Jul 18 2019 03:36:57     Ally Financial,  
                  PO Box 130424,     Roseville, MN 55113-0004  
 13598453   +E-mail/Text: broman@amhfcu.org Jul 18 2019 03:38:01     American Heritage Federal Credit Union,  
                  2060 Red Lion Road,     Philadelphia, PA 19115-1699  
 13598455   +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 18 2019 03:30:20     CACH, LLC,  
                  370 17 Street, Suite 5000,     Denver, CO 80202-5616  
 13598456   +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 18 2019 03:29:08     Capitol One,  
                  PO Box 30285,     Salt Lake City, UT 84130-0285  
 13598459   +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 18 2019 03:38:50  
                  Credit Collection Service,     Two Wells Avenue,     Newton Center, MA 02459-3246  
 13873880   +E-mail/Text: ECMCBKNotices@ecmc.org Jul 18 2019 03:37:25     ECMC,     PO Box 16408,  
                  St. Paul, MN 55116-0408  
 13598462   +E-mail/Text: bknotice@ercbpo.com Jul 18 2019 03:38:00     Enhanced Recovery Corporation,  
                  8014 Bayberry Road,     Jacksonville, FL 32256-7412  
 13598467   +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 18 2019 03:30:19     LVNV Funding,  
                  PO Box 10497,     Greenville, SC 29603-0497  
 13636680   +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 18 2019 03:30:19  
                  LVNV Funding, LLC its successors and assigns as,     assignee of HSBC Receivables,  
                  Acquisition Corporation (USA) IV,     Resurgent Capital Services,     PO Box 10587,  
                  Greenville, SC 29603-0587  
 13598468   +E-mail/Text: bankruptcydpt@mcmcg.com Jul 18 2019 03:37:55     Midland Funding LLC,  
                  8875 Aero Dr,     Suite 200,     San Diego, CA 92123-2255  
 13598469   +E-mail/Text: bankruptcygroup@peco-energy.com Jul 18 2019 03:37:13     PECO,     PO Box 37629,  
                  Philadelphia, PA 19101-0629  
 13657993   +E-mail/Text: bankruptcygroup@peco-energy.com Jul 18 2019 03:37:13     PECO Energy Company,  
                  Attn: Merrick Friel,     2301 Market Street, S23-1,     Philadelphia, PA 19103-1380

District/off: 0313-2

User: SaraR  
Form ID: 138NEW

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Total Noticed: 47

Date Rcvd: Jul 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13598473 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 18 2019 03:31:15  
Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541  
13627589 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 18 2019 04:05:18  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
13652998 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 18 2019 03:38:08 Premier Bankcard, Llc,  
c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
13602026 E-mail/Text: bnc-quantum@quantum3group.com Jul 18 2019 03:37:31  
Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788,  
Kirkland, WA 98083-0788  
13601584 E-mail/PDF: rmscedi@recoverycorp.com Jul 18 2019 03:31:17  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13653652 E-mail/Text: appebnmailbox@sprint.com Jul 18 2019 03:37:55 Sprint Corp.,  
Attn: Bankruptcy Dept., PO Box 7949, Overland Park KS 66207-0949  
13598474 +E-mail/Text: appebnmailbox@sprint.com Jul 18 2019 03:37:54 Sprint, PO Box 8077,  
London, KY 40742-8077

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
13598457\* +Capitol One, PO Box 30285, Salt Lake City, UT 84130-0285  
13598471\* +Pinnacle Financial Group, 7825 Washington Avenue, Suite 310, Minneapolis, MN 55439-2424  
13598452 #+American Express, PO Box 360002, Fort Lauderdale, FL 33336-0002

TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 17, 2019 at the address(es) listed below:

DANIEL P. MUDRICK on behalf of Attorney Daniel P Mudrick dpmudrnick@verizon.net,  
G30229@notify.cincompass.com  
DANIEL P. MUDRICK on behalf of Joint Debtor Alexis C. Morris-Williams dpmudrnick@verizon.net,  
G30229@notify.cincompass.com  
DANIEL P. MUDRICK on behalf of Debtor Garfield Williams, Sr dpmudrnick@verizon.net,  
G30229@notify.cincompass.com  
DANIEL W. MCCARTNEY, JR. on behalf of Joint Debtor Alexis C. Morris-Williams  
daniel.mccartney.esq@gmail.com  
DANIEL W. MCCARTNEY, JR. on behalf of Debtor Garfield Williams, Sr  
daniel.mccartney.esq@gmail.com  
DAVID NEEREN on behalf of Creditor PNC Bank, National Association dneeren@udren.com,  
vbarber@udren.com  
KEVIN G. MCDONALD on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com

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Form ID: 138NEW

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com,  
ecf\_frpa@trustee13.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

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In Re: Garfield Williams, Sr and Alexis C.  
Morris-Williams

Debtor(s)

Bankruptcy No: 15-16667-jkf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 7/17/19

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Form 138\_new